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11/10/05
DateJason Liu
Name (print)
Signature**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of:	DeAddio et al.	Examiner:	D. Felten
Title:	Object Oriented System for Managing Complex Financial Instruments	Serial No.	09/127,341
Filed:	July 31, 1998	Art Unit	3624
Ref. No.	11021.0001		

RESPONSE TO OFFICE ACTION

To: Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

The following is in response to the non-final Office Action mailed May 11, 2005 for the above-referenced application.

Claims 21-23 and 25-33 are in the application.

In the action, claims 21-23 and 25-33 were rejected under 35 U.S.C. § 112, second paragraph, as failing to set forth the subject matter which Applicant regards as his invention. Claims 21-23 and 25-33 were also rejected under 35 U.S.C. § 103 (a) as being obvious over Marshall (US 5,675,746) ("Marshall"), in view of Garman (US 5,692,233) ("Garman").

Applicant amends the specification with regard to the rejection under 35 U.S.C. § 112, and respectfully traverses as to the claim rejections, and requests that the application as amended be reconsidered and allowed. Applicant hereby petitions the Commissioner of Patents and Trademarks to extend the time for reply to the May 11, 2005 Office Action for three months from August 11, 2005 to November 11, 2005. Submitted herewith is a check in the amount of \$1,020 to cover the cost of the extension. Any deficiency or overpayment should be charged or credited to Hughes Hubbard & Reed Deposit Account No. 08-3264.

Please amend the application as follows:

Amendments to the Specification begin on page 3 of this paper.
Remarks/Arguments begin on page 4 of this paper.